

EXHIBIT B

Declaration of Garth Graham

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

In re:

FIRST GUARANTY MORTGAGE
CORPORATION, *et al.*,¹

Debtors.

)
) Chapter 11
)

) Case No. 22-10584 (CTG)

) (Jointly Administered)
)
)

**DECLARATION OF GARTH GRAHAM IN SUPPORT OF DEBTORS' APPLICATION
FOR ENTRY OF AN ORDER AUTHORIZING THE RETENTION AND
EMPLOYMENT OF STRATEGIC MORTGAGE FINANCE GROUP, LLC AS
INVESTMENT BANKER TO THE DEBTORS**

I, Garth Graham, declare under penalty of perjury as follows:

1. I am a Senior Partner at Strategic Mortgage Finance Group, LLC
("STRATMOR"), and am duly authorized to execute this declaration (the "Declaration") on
behalf of STRATMOR. I am familiar with the matters set forth herein and, if called as a witness,
I could and would testify thereto.²

2. I make this Declaration in support of the *Application of the Debtors for Entry of
an Order Authorizing the Retention and Employment of Strategic Mortgage Finance Group, LLC
as Investment Banker to the Debtors* (the "Application").³ This Declaration is also submitted to

¹ The Debtors in these Chapter 11 Cases, along with the last four digits of each Debtor's federal tax identification number, are: First Guaranty Mortgage Corporation (9575); and Maverick II Holdings, LLC (5621). The Debtors' mailing address is 5800 Tennyson Parkway, Suite 450, Plano, TX 75024.

² Certain of the disclosures herein relate to matters within the personal knowledge of other professionals at STRATMOR are based on information provided by them. Unless otherwise stated, all matters set forth in this Declaration are based on my personal knowledge, my review of the relevant documents, information supplied to me by others, or my views, which are based on, among other things, my experience and knowledge of the Debtors' business and financial condition.

³ Unless otherwise defined, all capitalized terms used herein have the meanings ascribed to them in the Application.

comply with the applicable provisions of sections 327, 328(a), 504 of the Bankruptcy Code, Bankruptcy Rules 2014(a), 2016 and 5002, and Local Rule 2014-1.

STRATMOR's Qualifications and Services

3. STRATMOR is a data-driven, mortgage advisory firm with mortgage advisors who guide our lenders and vendor clients alike to make smart strategic decisions, solve complex challenges, streamline operations, improve the borrower experience, increase profitability and accelerate growth. STRATMOR offers mortgage companies: (a) proprietary data across a wide spectrum of industry performance metrics, issues and developments; (b) professional services by experienced mortgage advisors supported by this data that enables STRATMOR to offer deeper insights into the ever-evolving mortgage industry; and (c) an unwavering commitment to objectivity, competence and integrity.

4. STRATMOR works with hundreds of the top performing mortgage banking clients in the industry and has aggregated the industry's best data base related to industry participants and financial and operational performance metrics. In addition, STRATMOR currently is working with over 20 mortgage banking entities who are seeking to acquire or sell their companies. These relationships are covered by strict non-disclosure agreements that prevent a formal listing in this document. STRATMOR is able to share publicly its involvement in the following completed transactions: Atlantic Home Loans Sale to Guaranteed Rate (July, 2021); Meridian Home Loans Sale to Everett Financial (December 31, 2020); Guild Mortgage purchase of Residential Mortgage Services (July 2021); Sale of Go Mortgage to GSF Mortgage Services (November 2021); and HomePoint (Correspondent Division) sale to Planet Home Lending (May 2022).

5. STRATMOR has agreed to provide investment banking services to the above-captioned debtors and debtors in possession (the “Debtors”) pursuant to the terms and conditions of the Engagement Agreement between the Debtors and STRATMOR (the “Engagement Agreement”), a copy of which is attached to the Proposed Order as Exhibit 1.

6. In addition to me, the principal professionals who are expected to render services to the Debtors are set forth on Exhibit A attached hereto and incorporated herein by reference (the “Principal Professionals”).

7. Under the Engagement Agreement, in consideration for the compensation contemplated thereby, STRATMOR has provided and has agreed to provide the following services:⁴

- a) commence marketing for sale certain remaining assets of the Debtors, including, but limited to: the “shell” entity containing Fannie Mae and Freddie Mac Seller/Service licenses; State licenses used by the Debtors to operate their business (collectively, the “Assets”);
- b) identifying prospective buyers and managing the process to solicit bids for review by the Debtors and assist in the process through closing of the transaction as outlined in the Sale Procedure Motion;
- c) assisting in the development and distribution of selected information, documents and other materials, including, if appropriate, advising the Debtors in the preparation of an offering memorandum;
- d) assisting the Debtors in evaluating indications of interest and proposals regarding any transaction(s) from current and / or potential lenders, equity investors, acquirers and / or strategic partners;
- e) assisting the Debtors with the negotiation of any transaction(s), including participation in negotiations with creditors and other parties involved in any transaction(s);

⁴ The summaries provided in this Application are provided for convenience only. In the event of any inconsistency between any summary and the terms and provisions of the Engagement Agreement, the terms of the Engagement Agreement shall control. Capitalized terms used but not otherwise defined in the summaries of the Engagement Agreement contained herein shall have the meanings ascribed to such terms in the Engagement Agreement. In the event of any inconsistency between any summary and the terms and provisions of the Proposed Order, the terms of the Proposed Order shall control.

- f) providing expert advice and testimony regarding financial matters related to any transaction(s), if necessary; attending meetings of the Board of Directors, creditor groups, official constituencies and other interested parties, as the Debtors and STRATMOR mutually agree;
- g) and providing such other investment banking services as may be agreed upon by STRATMOR and the Debtors.

8. STRATMOR believes that its services will not duplicate the services that other professionals will be providing to the Debtors in these chapter 11 cases. STRATMOR will use reasonable efforts to coordinate with the Debtors' other retained professionals to avoid unnecessary duplication of services.

STRATMOR's Compensation

9. STRATMOR believes that the Fee and Expense Structure detailed in the Engagement Agreement is comparable to those generally charged by financial advisors and investment bankers of similar stature to STRATMOR for comparable engagements, both in and out of bankruptcy proceedings, and reflects a balance between a fixed fee and a contingency amount tied to the consummation and closing of the transactions and services contemplated by the Debtors and STRATMOR in the Engagement Agreement.

10. The Fee and Expense Structure is consistent with STRATMOR's normal and customary billing practices for comparably sized and complex cases and transactions, both in and out of bankruptcy proceedings, involving the services to be provided in connection with these chapter 11 cases. Moreover, the Fee and Expense Structure is consistent with and typical of arrangements entered into by STRATMOR and other investment banks in connection with the rendering of comparable services to clients such as the Debtors.

11. STRATMOR's knowledge of the mortgage market, financing skills, and mergers and acquisitions expertise, some or all of which may be required by the Debtors during the term of STRATMOR's engagement, were important factors in determining the Fee and Expense

Structure. The ultimate benefit to the Debtors derived from the services provided by STRATMOR pursuant to the Engagement Agreement cannot be measured by a reference to the number of hours expended by STRATMOR's professionals.

12. The Debtors and STRATMOR negotiated the Fee and Expense Structure to function as an interrelated, integrated unit corresponding to STRATMOR's overall services. It would be contrary to the intention of STRATMOR and the Debtors for any isolated component of the Fee and Expense Structure to be treated as sufficient consideration for any isolated portion of STRATMOR's services. Instead, the Debtors and STRATMOR intend that STRATMOR's services be considered as a whole for which STRATMOR is to be compensated by the Fee and Expense Structure in its entirety.

13. In light of the foregoing and given the numerous issues that STRATMOR may be required to address in the performance of its services pursuant to the Engagement Agreement, STRATMOR's commitment to the variable level of time and effort necessary to address all such issues as they arise, and the market prices for STRATMOR's services for both in court and out of court engagements of this nature, STRATMOR believes that the Fee and Expense Structure is fair and reasonable and market-based under the standards set forth in section 328(a) of the Bankruptcy Code.

Record Keeping and Applications for Compensation

14. It is not the general practice of investment banking firms, including STRATMOR, to keep detailed time records similar to those customarily kept by attorneys and required by Local Rule 2016-2. Because STRATMOR does not ordinarily maintain contemporaneous time records or provide or conform to a schedule of hourly rates for professional services, STRATMOR requests that it be excused from compliance with such requirements and instead

should only be required to maintain time records setting forth, in a summary format, a reasonably detailed description of the services rendered by each professional and the amount of time spent on each date by each such individual in rendering services on behalf of the Debtors.

15. STRATMOR will also maintain reasonably detailed records of any actual and necessary costs and expenses incurred in connection with the aforementioned services.

16. STRATMOR's applications for compensation and expense reimbursement will be paid by the Debtors pursuant to the terms of the Engagement Agreement and the applicable provisions of the Bankruptcy Code, the Bankruptcy Rules, the Local Rules, and any other applicable procedures established by the Court.

STRATMOR's Disinterestedness

17. To determine its connections with parties in interest in these chapter 11 cases, STRATMOR relied upon a list of entities that were identified to STRATMOR by the Debtors and their representatives (each individually, an "Interested Party", and collectively, the "Interested Parties"). The Interested Parties are set forth on **Exhibit B** attached hereto and incorporated herein by reference.

18. I, or one or more of my designees, reviewed a report that was based on a comparison of this list of Interested Parties against certain internal databases of STRATMOR, including STRATMOR's client management information system. To the extent that this report revealed that certain Interested Parties (or their apparent affiliates or entities that STRATMOR believes to be affiliates, as the case may be) were current or former STRATMOR clients that engaged STRATMOR in the past three years (as of the date such report was generated) pursuant to a written engagement letter to provide services for which STRATMOR has received, or is expected to receive, fees, such parties are identified on **Exhibit C** attached hereto and

incorporated herein by reference. To the extent that the aforementioned report revealed certain other connections with Interested Parties (or their apparent affiliates or entities that STRATMOR believes to be affiliates, as the case may be), such parties may also be identified on Exhibit C or otherwise described or referenced (whether generally or specifically by name) elsewhere in this Declaration. Exhibit C is based upon the information contained in the aforementioned report and may not include information to the extent not included in, or not reflected in the results of STRATMOR's review of, such report, or not otherwise identified by STRATMOR.

19. Neither the term "connection," as used in Bankruptcy Rule 2014, nor the proper scope of a professional's search for a "connection", has been defined. I am therefore uncertain what this Court may consider a "connection" requiring disclosure.

20. Given the large number of Interested Parties, despite the efforts described herein, I am unable to state with certainty that every connection has been disclosed in this Declaration. In particular, among other things, members or certain employees of STRATMOR may have connections with Interested Parties or persons who are beneficial owners, affiliates, equity holders and/or sponsors of certain Interested Parties; persons whose beneficial owners, affiliates, equity holders and/or sponsors are Interested Parties; and persons who otherwise have connections with certain Interested Parties. Furthermore, the Debtors may have had, or currently have, customers, creditors, lenders, equity owners, competitors, and other parties with whom they maintain business relationships that are parties in interest (but are not listed as Interested Parties), and with whom STRATMOR may have had, or may currently or in the future have, connections. In addition, new parties may become parties in interest and STRATMOR may have had, or may currently or in the future have, connections with such new parties in interest.

21. To the best of my knowledge and belief, other than as disclosed in this Declaration, neither STRATMOR, nor I, nor any other Principal Professionals, holds or represents any interest materially adverse to the Debtors or their estates.

22. To the best of my knowledge and belief, other than as disclosed in this Declaration, STRATMOR has not been retained to assist any Interested Party other than the Debtors on matters relating to, or in direct connection with, these chapter 11 cases.

23. In addition, other than as disclosed in this Declaration, I do not believe that any connection that STRATMOR may have with any Interested Party in connection with any unrelated matters, including those involving the parties identified on **Exhibit C**, or any of the matters set forth in this Declaration, constitutes an interest materially adverse to the interest of the estate or of any class of creditors or equity holders in these chapter 11 cases.

25. Other than as disclosed in this Declaration, I am not related to and, to the best of my knowledge and belief, no other Principal Professional is related to, any United States Bankruptcy Judge for this District or known employee in the United States Trustee's Office for this District.

26. Based on all of the foregoing, I believe that STRATMOR is a "disinterested person" within the meaning of section 101(14) of the Bankruptcy Code.

27. To the extent STRATMOR discovers any material facts bearing on the matters described herein during the period of STRATMOR's retention, STRATMOR undertakes to amend and supplement the information contained in the Application and this Declaration to disclose such facts.

28. Prior to the Petition Date, the Debtors did not pay STRATMOR any fees or expenses incurred.

29. STRATMOR has not shared or agreed to share any of its compensation from the Debtors with any other person, other than as permitted by section 504 of the Bankruptcy Code. If any such agreement is entered into, STRATMOR has undertaken to amend and supplement the information contained in this Application and this Declaration to disclose the terms of any such agreement.

30. No promises have been received by STRATMOR, or by any professionals engaged hereunder, as to compensation in connection with this case other than in accordance with the provisions of the Bankruptcy Code.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge and belief. Executed on this 12th day of September, 2022.

/s/ Garth Graham

Garth Graham
Senior Partner
Strategic Mortgage Finance Group, LLC

EXHIBIT A

PRINCIPAL PROFESSIONALS

Garth Graham, Senior Partner
David Hrobon, Principal
Mike Mayer, Senior Analyst
Lisa Springer, Senior Partner
Nicole Yung, Senior Partner
Jim Cameron, Senior Partner
Sarah Houser, M&A Project Coordinator
Tom Finnegan, Principal
Cheryl Ellis, Director of Finance

EXHIBIT B

List of Potential Parties in Interest¹

Category

1. Bankruptcy Judges for the District of Delaware
2. Clerk of Court and Deputy for the District of Delaware
3. Competitors
4. Current Board of Directors
5. Current Officers
6. Debtor Professionals
7. Debtors
8. Depository/Disbursement Banks
9. District Court Judges for the District of Delaware
10. Former Directors (past 2 years)
11. Former Names of Debtors
12. Former Officers (past 2 years)
13. Insurance Providers/Insurance Brokers
14. Known Common Stockholders
15. Landlords/Utilities
16. Largest Unsecured Creditors
17. Lessors/Leases
18. Magistrate Judges for the District of Delaware
19. Major Benefits Administrators or Additional Third-Party Administrators
20. Material Suppliers and Vendors
21. Ordinary Course Professionals
22. Other Professionals
23. Other Secured Lenders
24. Parties to Litigation
25. Potential Debtor
26. Potential DIP Lenders
27. Regulators
28. Taxing Authorities

¹ This list (and the categories contained herein) are for purposes of a conflicts check and should not be relied upon by any party as a list of creditors or for any other purpose. As listing a party once allows our conflicts specialists to run a check on such party, we have attempted to remove duplicate entries where possible. Accordingly, a party that otherwise would fall under multiple categories is likely to be listed under only one category.

29. U.S. Attorney's Office for the District of Delaware
30. United States Trustee for the District of Delaware (and Key Staff Members)

Bankruptcy Judges for the District of Delaware

1. Chief Judge Laurie Selber Silverstein
2. Judge Christopher S. Sontchi
3. Judge John T. Dorsey
4. Judge Craig T. Goldblatt
5. Judge Karen B. Owens
6. Judge Brendan L. Shannon
7. Judge J. Kate Stickles
8. Judge Mary F. Walrath
9. Judge Ashley M. Chan

Clerk of Court and Deputy for the District of Delaware

1. John A. Cerino

Competitors –

1. Caliber Home Loans, Inc.
2. Home Point Financial Corporation
3. Arch Capital Group Ltd.
4. United Wholesale Mortgage, LLC
5. Angel Oak Home Loans LLC
6. Cherry Creek Mortgage, LLC
7. Fairway Independent Mortgage Corporation

Current Board of Directors

1. Aaron Samples
2. Katherine Verner
3. Harin de Silva
4. Rick Lebrun
5. Dennis Schmal

Current Officers

1. Aaron Samples
2. Suzy Lindblom
3. Vishnu Karra
4. Darien Oien

Debtor Professionals

1. FTI Consulting, Inc.
2. Dentons
3. Buckley LLP

4. Pachulski Stang Ziehl Jones LLP
5. KCC, LLC

Debtors

1. First Guaranty Mortgage Corporation
2. Maverick II Holdings, LLC

Depository/Disbursement Banks

1. Customers Bank
2. Flagstar Bank
3. Texas Capital Bank
4. Wells Fargo
5. Deutsche Bank

District Court Judges for the District of Delaware

1. Judge Leonard P. Stark
2. Judge Richard G. Andrews
3. Chief Judge Colm F. Connolly
4. Judge Maryellen Noreika

Insurance Providers/Insurance Brokers/ Surety Providers/Beneficiaries/Brokers

1. Afco
2. Lockton Companies, Llc
3. Great Northern Insurance Company
4. Federal Insurance Company
5. Chubb Indemnity Ins Company
6. Accredited Specialty Insurance
7. Steadfast Insurance Company
8. Lloyds Of London
9. National Union Fire Ins Co
10. North River Insurance Company
11. Endurance American Ins Company
12. Axis Insurance Company
13. XI Specialty Insurance Company
14. Pacific Indemnity Company
15. Liberty Mutual Insurance Company
16. State Of Vermont, Commissioner Of Financial Regulation
17. State Of Virginia, Bureau Of Financial Institutions
18. State Of Iowa, Department Of Commerce
19. State Of Georgia, Department Of Banking And Finance
20. Arizona Department Of Financial Institutions
21. State Of Hawaii, Commissioner Of Financial Institutions
22. Banking Commissioner Of The State Of Connecticut

23. Office Of Financial Institutions, Commonwealth Of Kentucky,
24. Nebraska Department Of Banking And Finance
25. Minnesota Department Of Commerce, Financial Institutions Division
26. State Of Colorado, Uccc Administrator
27. State Of West Virginia, Division Of Financial Institutions
28. Bank Commissioner Of The State Of New Hampshire
29. State Of Missouri Commissioner Of Finance
30. Pennsylvania Dept Of Banking And Securities
31. Vermont Department Of Financial Regulation Banking Division
32. State Of California, Department Of Business Oversight
33. Oregon Department Of Consumer & Business Services, Insurance Division
34. Oklahoma Department Of Consumer Credit
35. State Of North Dakota, Department Of Financial Institutions
36. State Of Indiana, Department Of Financial Institutions
37. State Of New Jersey, Department Of Banking & Insurance
38. Maryland Commissioner Of Financial Regulation
39. State Of Kansas, Office Of The State Bank Commissioner
40. State Of South Carolina, Consumer Finance Division
41. State Of Tennessee, Department Of Financial Institutions
42. Ginnie Mae
43. State Of Michigan, Department Of Insurance And Financial Services
44. State Of Nevada, Division Of Mortgage Lending
45. State Of Washington, Dept. Of Financial Institutions, Consumer Loans
46. District Of Columbia. Department Of Insurance, Securities & Banking
47. State Of Alabama, Department Of Banking
48. State Of Rhode Island, Department Of Business Regulation
49. Arkansas Securities Department
50. Wyoming Division Of Banking
51. State Of Wisconsin, Department Of Financial Institutions
52. State Of South Dakota, Division Of Banking
53. State Of Nevada Division Of Insurance
54. State Of Delaware, Office Of The State Bank Commissioner
55. State Of Oregon, Division Of Financial Regulation
56. State Of North Carolina, Office Of The Commissioner Of Banks
57. State Of Ohio, Superintendent Of Financial Institutions
58. State Of Montana, Division Of Banking And Financial Institutions
59. Superintendent Of Financial Services Of The State Of New York
60. Illinois Department Of Financial And Professional Regulation
61. State Of Montana Department Of Administration
62. Alaska Division Of Banking & Securities
63. Commonwealth Of Massachusetts, Division Of Banking
64. State Of New Mexico, Regulation And Licensing Department

65. State Of Maine Bureau Of Consumer Credit Protection
66. Oregon Dept Of Consumer & Business Services
67. State Of Louisiana, Office Of Financial Institutions
68. State Of Mississippi, Department Of Banking And Consumer Finance

Known Common Stockholders

1. PIMCO

Landlords/ Utilities

1. Lumen
2. Spectrum
3. Duke Energy
4. NV Energy
5. Cox
6. Lumen CenturyLink
7. Valley Electric Association, Inc.
8. Comcast
9. Spectrotel
10. El Paso Electric
11. Spectrum
12. AT&T
13. City of Stephenville
14. TXU
15. Totalcom

Largest Unsecured Creditors

1. Sourcepoint, Inc.
2. ICE Mortgage Technology, Inc.
3. Lakeview Loan Servicing
4. HCL Lending Solutions LLC
5. Maxwell Financial Labs, Inc.
6. Rushmore Loan Management Services LLC
7. Indecomm Holdings, Inc.
8. Optimal Blue, LLC
9. Carrington Mortgage Services, LLC
10. Deutsche Bank Trust Co. Americas
11. Quanataive Risk Management Incorporated
12. Planet Home Lending, LLC
13. Wells Fargo Securities
14. Talx Corporation (The Work Number)
15. Adrian Ledsema and Maritza Lopez
16. Total Expert, Inc.
17. Seneca Mortgage Servicing LLC
18. Xactus, LLC

19. Healthwell Foundation
20. Experience.com
21. Venminder, Inc.
22. Optiv Security Inc.
23. Eglobaltech
24. stackArmor, Inc.
25. Blend Labs, Inc.
26. MORTGAGE ADVISORY PARTNERS LLC
27. M3Com of Virginia, Inc.
28. MDF Associates dba Proforma Turnkey Marketing
29. Synergy Technical, LLC
30. WIPRO Gallagher Solutions LLC
31. Sales Boomerang, LLC
32. Texas Capital Bank Visa Card
33. Hireright, LLC
34. Salesforce.com, Inc.
35. Curinos, LLC
36. AMC Diligence, LLC
37. Bradley Arant Boult Cummings LLO
38. Opteon AMC, Inc.

Magistrate Judges for the District of Delaware

1. Chief Magistrate Judge Mary Pat Thyng
2. Magistrate Judge Christopher J. Burke
3. Magistrate Judge Sherry R. Fallon
4. Magistrate Judge Jennifer L. Hall

Major Benefits Administrators or Additional Third-Party Administrators

1. Ultimate Kronos Group,
2. Cigna Healthcare
3. TaxSaver
4. Principal Financial Services, Inc.
5. New York Life Insurance Company
6. Unum Group
7. Benefitfirst
8. Richey May

Material Suppliers and Vendors

1. Access Information Holdings, LLC
2. Bloomberg Finance, LP
3. ClearEdge Title Company
4. ClosingCorp. Inc.
5. Concur Technologies, Inc.
6. Corelogic Credit Co.

7. Corelogic Information Solutions, Inc.
8. CT Corporation
9. Deutsch Bank Trust Co. Americas
10. Equifax Information Services LLC
11. FirstLine Title, LLC
12. HLP Integration
13. ICE Mortgage Technology, Inc.
14. Iron Mountain
15. Merscorp Holdings, Inc.
16. Optimal Blue
17. PACER Service Center
18. Quantitative Risk Management, Inc.
19. Richey May & Co., LLP
20. Rushmore Loan Management Services, LLC
21. Solidifi USA, Inc.
22. SourcePoint, Inc.
23. TALX Corporation (The Work Number)
24. Wipfli LLC
25. WiPro Gallagher Solutions, LLC
26. Xactus, LLC (Formerly Universal Credit Services/Consolidated Information Services Solutions, LLC)
27. Arivs LLC
28. Class Valuation, LLC aka Janus AMC, LLC/Landmark Class AMC Intermediate, Inc.
29. Consolidated Analytics, Inc.
30. Fastapp Inc.
31. Incenter Appraisal Management LLC
32. Nationwide Property & Appraisal Services
33. Opteon AMC, Inc.
34. PropertyRate
35. R3 Appraisal Management LLC
36. Residential Valuation Services
37. Settlement One Valuation
38. Situs AMC Valuation Advisory & Risk Solutions LLC
39. The Appraisal Hub
40. Trident Services, LLC dba Triserv Appraisal Management Solutions, LLC
41. Absolute Software, Inc.
42. Apogee Technology Service, Inc.
43. American Registry for Internet Numbers ("ARIN")
44. Canon Financial Services, Inc
45. Citrix Systems Inc.
46. GLW Speciality, LLC (dba Redlegg)
47. Godaddy.com

48. GOTO Technologies USA, Inc
49. Insight Direct USA, Inc.
50. Lender Toolkit, LLC
51. Metropolitan Telecommunications
52. Microsoft
53. Milos Automation, Inc.
54. Network Solutions
55. Onelogin, Inc.
56. PagerDuty
57. Richey May & Co.
58. stackArmor, Inc
59. Synergy Technical, LLC
60. Trackvia, Inc.

Potential DIP Lenders

1. Nomura Holdings, Inc.
2. Barclays
3. Carrington Mortgage Services, LLC

U.S. Attorney's Office for the District of Delaware

1. David C. Weiss

United States Trustee for the District of Delaware (and Key Staff Members)

1. Andrew R. Vara
2. Joseph McMahon

Correspondents

1. Inlanta Mortgage, Inc
2. GSF Mortgage Corporation
3. MLD Mortgage, Inc.
4. Summit Mortgage Corporation
5. Semper Home Loans, Inc.
6. Allied Mortgage Group, Inc.
7. Global Mortgage Link, LLC (ND)
8. Mason McDuffie Mortgage Corporation
9. Premier Mortgage Resources, LLC
10. Castle & Cooke Mortgage, LLC
11. Wall Street Mortgage Bankers, Ltd.
12. United Mortgage Corp.
13. East Coast Capital Corp.
14. Nationwide Equities Corporation
15. St. Fin Corp.
16. Pacific Residential Mortgage LLC
17. Residential Mortgage Network, Inc.

18. Northpoint Mortgage Inc.
19. Vanderbilt Mortgage and Finance, Inc.
20. Equity Now Inc.
21. GuardHill Financial Corp.
22. Quik Fund, Inc.
23. Land Home Financial Services, Inc.
24. American Pacific Mortgage Corporation
25. New Fed Mortgage Corp.
26. LendUS, LLC
27. United American Mortgage Corporation
28. Loanleaders of America, Inc.
29. Premier Mortgage Corporation
30. Ross Mortgage Company, Inc.
31. OCMBC, Inc.
32. Everett Financial, Inc.
33. Embrace Home Loans, Inc.
34. FM Home Loans, LLC
35. Shamrock Home Loans, Inc.
36. Pysma Lending Group, LLC
37. Cornerstone Home Lending, Inc.
38. GVC Mortgage, Inc.
39. Option Financial, LLC
40. Golden Empire Mortgage, Inc. dba GEM Mortgage
41. HarborOne Mortgage LLC
42. First World Mortgage Corporation
43. Mortgage Corp. of the East - III
44. Sun Mortgage Company, Inc.
45. Luxury Mortgage Corp.
46. Jersey Mortgage Company of New Jersey, Inc.
47. Total Mortgage Services, LLC
48. VP Partners, Inc.
49. New England Regional Mortgage Corporation
50. Drew Mortgage Associates, Inc.
51. Province Mortgage Associates, Inc
52. NFM, Inc.
53. iServe Residential Lending, LLC
54. "EMM Loans, LLC
55. dba E MORTGAGE MANAGEMENT, LLC."
56. 1st American Home Loans, LLC
57. Wallick & Volk, Inc.
58. Open Mortgage, LLC
59. Cherry Creek Mortgage Co., Inc.

60. Loan Simple, Inc.
61. Van Dyk Mortgage Corporation
62. Nova Financial & Investment Corporation
63. First Colony Mortgage Corporation
64. Academy Mortgage Corp.
65. SECURITY NATIONAL MORTGAGE COMPANY
66. City First Mortgage Services, LLC
67. Superior Lending Associates, L.C. (ND)
68. Directors Mortgage Inc.
69. FFC Mortgage Corp.
70. Premium Mortgage Corp.
71. K. Hovnanian American Mortgage, LLC
72. Guild Mortgage Company
73. Intelliloan, Inc.
74. Metropolitan Home Mortgage, Inc.
75. Lenox Financial Mortgage Corporation
76. Powerhouse Solutions, Inc.
77. Jet Direct Funding Corp.
78. Mortgage Suppliers Inc
79. US Mortgage Corporation
80. Top Flite Financial, Inc.
81. Lend Smart Mortgage, LLC
82. Salem Five Mortgage Company, LLC
83. First Alliance Home Mortgage, LLC
84. Approved Funding Corp.
85. On Q Financial, Inc.
86. Lynx Mortgage Bank, LLC
87. Moria Development, Inc.
88. Envoy Mortgage Ltd
89. Mortgage World Bankers, Inc.
90. Gateway First Bank
91. Vision One Mortgage, Inc.
92. BLAIR SERVICES OF AMERICA INC
93. American Mortgage Service Company
94. Stockton Mortgage Corporation
95. American Advisors Group
96. Western Ohio Mortgage Corporation
97. East Coast Mortgage and Financial Services, Inc.
98. American Nationwide Mortgage Company, Inc.
99. Platinum Home Mortgage Corporation
100. PrimeLending, A PlainsCapital Company
101. Acre Mortgage & Financial, Inc.

102. All Western Mortgage, Inc.
103. Atlantic Home Loans, Inc.
104. Greentree Mortgage Company, Limited Partnership
105. Planet Home Lending, LLC
106. SunQuest Funding, LLC
107. Omega Financial Services, Inc.
108. Equity Prime Mortgage, LLC
109. Bridgeview Mortgage Corp.
110. Compass Mortgage, Inc.
111. Funding Resources Mortgage Corporation
112. Associated Mortgage Bankers, Inc.
113. 1st Signature Lending, LLC
114. Axia Financial, LLC
115. 1st Priority Mortgage, Inc.
116. Delmar Financial Company
117. Classic Mortgage, L.L.C.
118. Southwest Funding, LP
119. SouthPoint Financial Services, Inc.
120. Advisors Mortgage Group, LLC
121. Paragon Home Loans, Inc.
122. United Fidelity Funding Corp
123. Contour Mortgage Corporation
124. Mortgage Investors Group
125. Lakeview Mortgage Bankers Corp
126. G. & M. Wolkenberg, Inc.
127. "RealFi Home Funding Corp.
128. Residential Home Funding Corp"
129. NJ LENDERS CORP.
130. Summit Mortgage Bankers, Inc.
131. 1st Reliant Home Loans, Inc.
132. Hunt Mortgage Corporation
133. 1st Rate Home Mortgage, Inc.
134. Crossfire Financial Network, Inc.
135. Polaris Home Funding Corp.
136. Servis One, Inc.
137. Westwood Mortgage, Inc
138. Mortgage Bank of California
139. Brighten Lending
140. Corporate Investors Mortgage Group, Inc.
141. Bay Capital Mortgage Corporation
142. The Equitable Mortgage Corporation
143. Mortgage Master Service Corp

144. Alcovia Mortgage LLC
145. Tidewater Home Funding, LLC
146. Beverly-Hanks Mortgage Services, Inc.
147. Geneva Financial, LLC
148. TriStar Finance, Inc.
149. CalCon Mutual Mortgage, LLC
150. Hamilton Mortgage Corporation
151. Guaranty Mortgage Service, Inc.
152. Victorian Finance, LLC
153. Lincoln Capital Advisors, LLC
154. Millenium Home Mortgage, LLC
155. Group One Mortgage, Inc.
156. Hallmark Home Mortgage, LLC
157. Commonfund Mortgage Corp
158. Consumer First Mortgage, Inc.
159. Warshaw Capital, LLC
160. Meridian Home Mortgage Corporation
161. Interstate Home Loan Center, Inc.
162. "Intercoastal Mortgage LLC
163. dba Intercoastal Mortgage Company"
164. Advantage Lending, LLC
165. Hartford Funding, Ltd.
166. Lyons Mortgage Services, Inc.
167. Intercontinental Capital Group, Inc.
168. Castle Mortgage Corporation
169. Republic State Mortgage Co.
170. American Mortgage, Inc.
171. Hometown Lenders, Inc.
172. Cliffco, Inc.
173. Valley West Corporation
174. Trident Home Loans, LLC
175. Midland Mortgage Corporation
176. AmeriSouth Mortgage Company
177. Clift Enterprises Inc.
178. SI Mortgage Company
179. Patriot One Mortgage Bankers, LLC
180. Wolfe Financial, Inc.
181. LO, Inc. dba Reliance Mortgage, Inc.
182. "GoPrime Mortgage, Inc.
183. dba Prime Mortgage Lending Inc."
184. Mortgage Lenders Investment Trading Corporation
185. "Eustis & American Mortgage Corporation

186. Eustis Mortgage Corporation"
187. Homestar Financial Corporation
188. First Home Mortgage Corporation
189. Oaktree Funding Corp.
190. Norwich Commercial Group, Inc
191. Residential Home Mortgage Corporation
192. American Home Lending USA, LLC
193. FirstTrust Home Loans, Inc.
194. First Arkansas Financial, Inc
195. "NP, INC.
196. dba US Mortgage of Florida."
197. Capital City Home Loans, LLC
198. Bay Equity, LLC
199. Community Mortgage Corporation
200. Millennium Financial Group, Inc.
201. 360 Mortgage Inc.
202. First Heritage Mortgage, LLC
203. OVM Financial, Inc.
204. Continental Mortgage Bankers, Inc.
205. Commonwealth Mortgage of Texas, LP
206. Home Funding Corporation
207. "CIS Financial Services, Inc.
208. dba CIS Home Loans"
209. Weststar Mortgage Corporation
210. Alpha Mortgage Corporation
211. American Heritage Lending, Inc.
212. First Nations Home Finance Corporation
213. McLean Mortgage Corporation
214. Federated Mortgage Corp.
215. Howard Hanna Financial Services, Inc.
216. First Choice Mortgage Services, Inc.
217. BM Real Estate Services, Inc.
218. Ark Mortgage, Inc.
219. Southeast Mortgage of Georgia, Inc.
220. Consumer Real Estate Finance Co.
221. Ross Mortgage Corporation
222. Trident Mortgage Company, LP
223. Invicta Mortgage Group, Inc.
224. Christensen Financial, Inc.
225. Pierpoint Mortgage, LLC
226. The Mortgage Link, Inc.
227. JLB Corporation

228. 1st 2nd Mortgage Company of NJ, Inc.
229. Willow Bend Mortgage Company, LLC
230. Prime Choice Funding, Inc.
231. Universal Mortgage & Finance, Inc.
232. Fidelity First Home Mortgage Company
233. VanKeef Financial, LLC
234. Pacor Mortgage Corp.
235. American Mortgage Services, Inc.
236. Winterwood Mortgage Group, LLC
237. Midwest Mortgage Investments, Ltd
238. First Option Mortgage, LLC
239. think one mortgage inc
240. American Homestar Mortgage, LLC
241. Rapid Mortgage Company
242. Amcap Mortgage, Ltd.
243. Mortgage 1 Incorporated
244. Success Mortgage Partners, Inc.
245. Northern Mortgage Services, LLC
246. Sente Mortgage, Inc.
247. First Centennial Mortgage Corporation
248. Hometown Equity Mortgage, LLC
249. Panorama Mortgage Group, LLC
250. Tennessee Trust Mortgage, Inc.
251. HomeTrust Mortgage Corporation
252. Highlands Residential Mortgage Ltd.
253. The Anderson Financial Group, Inc.
254. 1st Lending Solutions, Inc.
255. The Perpetual Financial Group, Inc.
256. Chicago Financial Services, Inc.
257. Aspire Financial, Inc.
258. Gershman Investment Corp.
259. Kwik Mortgage Corporation
260. Robert C. Devine DBA Approval Plus Mortgage Services
261. Geo-Corp, Inc.
262. "Staunton Financial, Inc.
263. dba John Adams Mortgage"
264. Watson Mortgage Corp.
265. American Midwest Mortgage Corporation
266. American Financial Lending, Inc.
267. River City Mortgage LLC
268. Apex Mortgage LLC
269. American Financial Funding Corp.

270. Kenny Financial Services, Inc.
271. BJV FINANCIAL SERVICES INC.
272. Keystone Funding Inc
273. Sunstreet Mortgage, LLC
274. Amerifirst Financial, Inc.
275. V.I.P. Mortgage, Inc.
276. Castle & Cooke Mortgage, LLC 9051
277. BayBurg Financial Inc.
278. Legendary Home Loans, Inc
279. LHM Financial Corporation
280. Siwell, Inc.
281. Radiant Financial Group, LLC
282. Residential Acceptance Corporation
283. Hudson United Mortgage, LLC
284. ResMac, Inc.
285. Emerald Mortgage Corp.
286. Starboard Financial Management, LLC
287. Mortgage300 Corporation dba Cason Home Loans
288. New West Lending, Inc.
289. K & B Capital Corp.
290. SFMC, LP
291. AmWest Funding Corp.
292. United Mutual Funding Corp
293. The Money House, Inc.
294. M I E Financial, Inc.
295. R M K Financial Corp.
296. MDE Home Loans, LLC
297. Thayer Financial Corporation
298. American Portfolio Mortgage Corporation
299. Parkside Lending, LLC
300. Absolute Home Mortgage Corporation
301. Mortgage Assurance, Inc.
302. Global Lending Solutions Inc.
303. North American Financial Corp
304. Potomac Mortgage Group, Inc. dba MVB Mortgage
305. Nations Reliable Lending, LLC
306. Associated Mortgage Corporation
307. 1st Financial Inc.
308. Metroplex Mortgage Services, Inc
309. "Laxmi Narayan Enterprises, Inc.
310. dba Homewithloan.com "
311. Diamond Residential Mortgage Corporation

- 312. ReNew Lending Inc.
- 313. Wilson Bank & Trust
- 314. Fidelity Direct Mortgage, LLC
- 315. The Mortgage Firm, Inc.
- 316. Sovereign Lending Group Incorporated
- 317. SOUTHWEST BANK
- 318. West Town Bank & Trust
- 319. Liberty Bank and Trust Co.
- 320. Bay-Valley Mortgage Group
- 321. Anchor Mortgage, LLC
- 322. Member Options, LLC
- 323. Evesham Mortgage, LLC
- 324. Bayshore Mortgage Funding LLC
- 325. Hamilton Home Loans, Inc.
- 326. Allied First Bank, SB
- 327. Bluestar Mortgage Inc.
- 328. Home Mortgage Assured Corporation
- 329. Cornerstone Mortgage Services, Inc.
- 330. InterLinc Mortgage Services, LLC
- 331. United Home Loans, Inc.
- 332. First Choice Loan Services, Inc.
- 333. Mission Loans, LLC
- 334. Alkan Mortgage Corporation
- 335. University Lending Group, LLC
- 336. MCM Holdings, Inc.
- 337. Home Town Funding, Inc. d/b/a CNB Mortgage Company
- 338. Directions Equity, LLC
- 339. America's Mortgage Lender, LLC
- 340. CLM Mortgage, Inc
- 341. SnapFi, Inc.
- 342. American Bancshares Mortgage, LLC
- 343. Mid Valley Services, Inc.
- 344. Mortgage Financial Group Inc.
- 345. Guidance Mortgage, LLC
- 346. F&B Acquisition Group, LLC
- 347. Endeavor Capital, LLC
- 348. International City Mortgage, Inc.
- 349. "Community Mortgage, LLC
- 350. Community Mortgage Advisors LLC"
- 351. Flat Branch Mortgage, Inc.
- 352. Pilgrim Mortgage LLC
- 353. Excel Mortgage Network, Inc.

354. Developer's Mortgage Company
355. DAS Acquisition Company, LLC
356. C&R Mortgage Corporation
357. Midwest Equity Mortgage, LLC
358. Camino Real Mortgage Bankers
359. Access Loans, Inc.
360. Hancock Mortgage Partners, LLC
361. Point Mortgage Corporation
362. Access Capital Funding, LLC
363. Standard Home Lending Inc.
364. Northern Sierra Financial Services
365. Capstone Direct, Inc.
366. Catalyst Mortgage
367. Choice Lending Corp.
368. THE TURNKEY FOUNDATION INC.
369. American Financial Network, Inc.
370. OnY Glo, Inc.
371. PCMA, Inc.
372. Priority Mortgage Corp
373. Secure One Capital Corporation
374. Real Consultants Mortgage and Real Estate Services Inc.
375. Optimum First, Inc.
376. Augusta Financial, Inc.
377. FlexPoint, Inc.
378. Performance Financial, Inc.
379. Alliance West Mortgage, Inc.
380. First Mortgage Solutions, LLC
381. Primus Lending Corp.
382. Lending 3, Inc.
383. Home Loan Enterprise
384. Gateway Capital Mortgage, Inc.
385. DMS Capital, Inc.
386. Spec Home Loans
387. Innovative Mortgage Services, Inc.
388. Coastal Funding SLC, Inc.
389. Veritas Funding, LLC
390. Bridgelock Capital
391. Scenic Oaks Funding, Inc.
392. HOMELAND MORTGAGE COMPANY
393. General Mortgage Capital Corporation
394. Wall Financial, Inc.
395. Banking Mortgage Services, B.M.S. Corp.

- 396. Triumph Bank
- 397. Liberty Mortgage Services, Inc.
- 398. SRE Mortgage Alliance, Inc.
- 399. West Ridge Financial Corp
- 400. Solutions Financial Mortgage Company
- 401. Thrive Mortgage, LLC
- 402. Alameda Mortgage Corporation
- 403. Pacific Horizon Bancorp, Inc.
- 404. Purpose Funding Inc.
- 405. ALL AMERICAN HOME MORTGAGE L.L.C.
- 406. VBS Mortgage, LLC
- 407. "Grande Homes, Inc.
- 408. dba GHI Mortgage"
- 409. Googain, Inc.
- 410. Lighthouse Mortgage Services LLC
- 411. First Integrity Mortgage Services, Inc.
- 412. Pacific Home Loans, Inc.
- 413. "Gardner Financial Services, Ltd.
- 414. dba Legacy Mutual Mortgage"
- 415. Golden West Alliance, Inc.
- 416. McJab Inc
- 417. CBM Mortgage, Inc.
- 418. Golden Bear Capital Inc.
- 419. Franklin Advantage, Inc.
- 420. Tradition Mortgage LLC
- 421. C & E Financial Group, Inc.
- 422. RLM Mortgage LLC
- 423. FAIRWAY ASSET CORPORATION
- 424. Prudler Funding
- 425. AAA Capital Investment, Inc.
- 426. Ibanez Mortgage Group, LLC
- 427. WINTEX GROUP LLC
- 428. Mega Capital Funding, Inc.
- 429. Best Capital Funding
- 430. Direct Lenders, LLC
- 431. Finley Properties Corp.
- 432. MK Lending Corp
- 433. PrimeWest Mortgage
- 434. Ecom Mortgage, Inc.
- 435. Global Home Finance Inc.
- 436. GENHOME MORTGAGE CORPORATION
- 437. Beckam Funding Corp.

438. Premier Lending Alliance, LLC
439. Excel Realty & Mortgage, Inc.
440. SK Global Investment, Inc.
441. First Class Mortgage V, Inc
442. SSM Funding, Inc
443. San Diego Funding
444. Mortgage Capital of MN, Inc.
445. First Standard Financial Corp.
446. Fidelity Bancorp
447. Home Solution Lenders, Inc.
448. iApprove Lending
449. Victoria Financial Corp.
450. Noble Home Loans Inc
451. Central Coast Lending, Inc.
452. Lone Mortgage, Inc.
453. Pavilion Mortgage, Inc
454. Rusty Rose Inc.
455. Nationwide Home Loans, Inc
456. Hypotec Inc.
457. Greenbox Loans, Inc.
458. Financial Freedom Mortgage, LLC
459. Arcstone Financial, Inc.
460. Pinnacle Lending Group, Inc.
461. Excel Realty Inc.
462. East Coast Mortgage Lenders, Inc.
463. First Independence Bank
464. ML Mortgage Corp.
465. American First Lending Corporation
466. Southern Star Capital, LLC
467. CTC Mortgage Company, LLC
468. Fidelity Funding Mortgage Corp.
469. Greenway Mortgage Funding Corp.
470. House of Finance, Inc.
471. Capital Mortgage, LLC
472. Homeland Financial Network, Inc.
473. Ocean Capital Lending, LLC
474. Mortgage Unlimited, L.L.C.
475. 1st Capital Mortgage LLC
476. WesBanco Bank, Inc.
477. BMO Harris Bank National Association
478. First National Bank of Middle Tennessee
479. GESA CREDIT UNION

480. Inland Bank and Trust
481. First Northern Bank of Wyoming
482. EMPIRE STATE BANK
483. Republic Bank & Trust Co.
484. First Bank & Trust
485. One Nevada Credit Union
486. Leaders Credit Union
487. RiverHills Bank
488. Space Coast Credit Union
489. York Traditions Bank
490. Main Street Bank
491. FARMERS & MERCHANTS SAVINGS BANK
492. SouthState Bank, N.A.
493. CENTERSTATE BANK, NATIONAL ASSOCIATION
494. Security Bank
495. Quontic Bank
496. Farmers Bank & Trust Company
497. GROVE BANK & TRUST
498. First United Bank
499. Peoples Bank, a WA State Company
500. Virginia Credit Union, Inc.
501. THE MINERS NATIONAL BANK OF EVELETH
502. Flanagan State Bank
503. Colony Bank
504. Mid-Missouri Bank
505. Partnership Financial Credit Union
506. Bank of Saint Elizabeth
507. Farmers State Bank of Alto Pass, ILL
508. Numerica Credit Union
509. KS StateBank
510. First Savings Bank
511. American Bank and Trust Company NA
512. Reliabank Dakota
513. Opportunity Bank of Montana
514. Pine Country Bank
515. Priority Bank
516. Pen Air Federal Credit Union
517. United Bank
518. Advantage Plus Federal Credit Union
519. Waterman Bank
520. Patriot Bank
521. Bank of the Pacific

- 522. CIBM Bank
- 523. Bank of England
- 524. First Federal Bank of Kansas City
- 525. CITIZENS BANK & TRUST COMPANY
- 526. People's Bank of Commerce
- 527. International Bank of Commerce
- 528. Mid-Atlantic Federal Credit Union
- 529. Tri-County Bank & Trust Company
- 530. Magnolia Bank, Incorporated
- 531. Ixonia Bank
- 532. United Valley Bank
- 533. The Union Bank Co.
- 534. Idaho Central Credit Union
- 535. First New Mexico Bank
- 536. Cornerstone Bank
- 537. TEG Federal Credit Union
- 538. First American Bank
- 539. Del Norte Bank A Savings & Loan Association
- 540. BLUE RIDGE BANK, NATIONAL ASSOCIATION
- 541. Barrington Bank & Trust Company N.A.
- 542. Community First National Bank
- 543. Bank of Little Rock Mortgage Corporation
- 544. Poca Valley Bank, Inc., The
- 545. County Bank
- 546. Gulf Coast Bank and Trust Company
- 547. Goldwater Bank, National Association
- 548. South Central Bank, Inc.
- 549. The Farmers Bank
- 550. Venture Lending Group LLC
- 551. First Hope Bank, a national banking association
- 552. First State Bank
- 553. Meridian Bank
- 554. Bank of Tennessee
- 555. Citizens Bank & Trust Company of Vivian, Louisiana
- 556. Wheatland Bank
- 557. Centennial Bank
- 558. TriStar Bank
- 559. Envision Bank
- 560. GLACIER BANK
- 561. First National Bank of Gillette
- 562. First Bank (NC)
- 563. First Community Bank

- 564. Pinnacle Bank Wyoming
- 565. SaviBank
- 566. Nebraska Bank of Commerce
- 567. Northeast Bank
- 568. FIRST STATE BANK OF BURNET
- 569. Meijer Credit Union
- 570. First Vision Bank of Tennessee
- 571. Oconee State Bank
- 572. VALLEYSTAR CREDIT UNION
- 573. Home Federal Bank
- 574. Warsaw Federal Savings & Loan Association
- 575. First Heritage Financial, LLC
- 576. First New Mexico Bank of Silver City
- 577. Evolve Bank & Trust
- 578. New Market Bank
- 579. Clear Mountain Bank
- 580. Fall River Five Cents Savings Bank
- 581. Wyoming Bank & Trust
- 582. The Cortland Savings and Banking Company
- 583. Bankvista
- 584. Paramount Bank
- 585. Western Bank
- 586. Orion Federal Credit Union
- 587. Consumers National Bank
- 588. FBT Mortgage, LLC
- 589. Salisbury Bank and Trust Company
- 590. Credit Union of Georgia
- 591. Armed Forces Bank, N.A.
- 592. First Bank
- 593. Northwest Bank of Rockford
- 594. Shore United Bank
- 595. Peoples Bank
- 596. Unity Bank
- 597. CIBC Bank USA
- 598. Mutual Federal Bank
- 599. First Community Mortgage, Inc.
- 600. Severn Savings Bank FSB
- 601. Forbriht Bank
- 602. Congressional Bank
- 603. 1st Colonial Community Bank
- 604. Angel Oak Home Loans, LLC
- 605. BankWest, Inc.

606. BankSouth Mortgage Company, LLC
607. Willamette Valley Bank
608. Penrith Home Loans LLC
609. CenterBank
610. Academy Bank, N.A.
611. Carrollton Bank
612. FORTIS PRIVATE BANK
613. The Bank of Jackson
614. Cross Keys Bank
615. Bison State Bank
616. 1st Security Bank of Washington
617. Independent Bank
618. Florida Capital Bank, N.A.
619. Lineage Bank
620. BayFirst National Bank
621. First Home Bank
622. Austin Capital Bank SSB
623. Family First Funding, LLC
624. Nationwide Mortgage Bankers, Inc.
625. BANNER CAPITAL BANK
626. First State Bank
627. The Horn Funding Corp.
628. Prestige Assets & Holdings Inc.
629. Credence Funding Corporation
630. BLG Holdings, Inc.
631. Constant Investments, Inc.
632. NMSI, Inc.
633. ALL SQUARE MORTGAGE INC.
634. MortgageOne, Inc.
635. BEACH MORTGAGE, INC.
636. Fidelity Lending Solutions, Inc.
637. ClearPath Lending
638. Campos Financial Corp.
639. Personal RE Services INC.
640. Coastal Pacific Lending Inc.
641. West One Capital Group, Inc.
642. i3 Lending Inc.
643. Preferred Mortgage Bankers, LLC
644. Mutual of Omaha Mortgage, Inc.
645. Synergy One Lending, Inc.
646. Arcus Lending, Inc.
647. Capital International Financial, Inc.

648. K Pacific Group
649. Midwest Mortgage Associates Corporation
650. Columbus Capital Lending, LLC
651. City Lending, Inc.
652. CHOU TEAM REALTY INC. dba MONSTER LOANS
653. Mortgage Solutions FCS Inc.
654. Chu & Associates, Inc.
655. VAST GROUPS INC.
656. Castle & Cooke Mortgage, LLC 9005
657. READY MORTGAGE LENDERS LLC
658. MLB Residential Lending, LLC
659. PRADA CAPITAL LENDING CORP
660. Beam Lending, LLC
661. Greenway Funding Group, Inc.
662. Low VA Rates, LLC
663. Liberty Home Mortgage Corporation
664. Griffin Funding, Inc.
665. Homeside Financial, LLC.
666. Legacy Home Loans, LLC
667. Sublime Financial, LLC
668. M Squared Financial LLC
669. Pacific Lending LLC
670. Interest Smart Home Loans
671. Mortgage Lending Group LLC
672. Core Mortgage Services, LLC
673. Calculated Risk Analytics, LLC
674. Home Mortgage Alliance Corporation
675. HLP Mortgage, LLC
676. Affinity Home Lending LLC
677. Missouri Mortgage Services, LLC
678. FAMILY FINANCE MORTGAGE LLC
679. Champions Mortgage, LLC
680. FundLoans Capital
681. Banc One Mortgage Corporation
682. AdvantageFirst Lending Inc.
683. Equinox Home Financing, Inc.
684. LOANSMARTER INC
685. Integrity Mortgage of Missouri Corporation
686. Rate Plus, Inc.
687. Acquire Mortgage and Real Estate Inc.
688. CME Lending Group LLC
689. Loan Gallery, Inc.

690. Emet Lending Group, Inc.
691. Fair Way Lending, LLC
692. Hudson Nationwide Lending LLC
693. CEO Home Corp.
694. Mid-Continent Funding, Inc.
695. The Home Loan Expert LLC
696. Unity Mortgage of SC
697. Resource Financial Services, Inc.
698. "Canopy Mortgage, LLC
699. dba Box Home Loans"
700. AmRes Corporation
701. AHL Funding
702. Home Approvals Direct, Inc.
703. Priority 1 Lending, LLC
704. All Coast Lending Inc.
705. Nuline Funding, Inc.
706. Action One Financial Corporation
707. S&S Financial
708. Obsidian Financial Services, Inc.
709. DG PINNACLE FUNDING LLC
710. Elo Group Inc
711. Kadlogic Inc
712. Western Express Lending
713. ABM Funding Inc.
714. LoanFlight Lending, LLC
715. Platinum M.G. Holdings, LLC
716. iCore Lending, Inc.
717. JSB Mortgage Corporation
718. Financial Consultants Network LLC
719. Direct Mortgage Investors, Inc.
720. Inspire Home Loans Inc.
721. Nation One Mortgage Corporation
722. Customer Service Mortgage Corporation
723. United Finance, Inc
724. Akber Financials, Inc.
725. Bond Mortgage LLC
726. Kelly Mortgage, Inc.
727. Golden State Financial Group, Inc.
728. Titan Mutual Lending, Inc.
729. California Home Finance and Real Estate Services
730. Sign On The Line, Inc.
731. Ocean Lending Home Loans, Inc.

732. Colten Mortgage, LLC
 733. Castle & Cooke Mortgage, LLC 49
 734. Your Legacy Financial, Inc.
 735. JFQ Lending, Inc.
 736. EAST CAPITAL FUNDING LLC
 737. Loyalty Funding, Inc.
 738. New Wave Lending Group, Inc.
 739. AHP Servicing LLC
 740. New City Mortgage, LLC
 741. Loan Cabin Inc.
 742. NEXA Mortgage, LLC
 743. Acceptance Home Mortgage, LLC
 744. Strong Home Mortgage, LLC
 745. JHS Lending Services, Inc.
 746. Groves Capital, Inc.
 747. T2 Financial LLC
 748. Polaris Home Funding Corp.
 749. "Lendplicity LLC
 750. dba Lendplicity Mortgage"
 751. Accelerate Mortgage, LLC
 752. Saxton Mortgage, LLC
 753. Nuwave Lending LLC
 754. U.S. Mortgage Funding, Inc.
 755. Pacific West Lending, LLC
 756. Unify Home Lending, Inc.
 757. SHANNON INVESTMENTS LLC
 758. Banco Mortgage Lender, LLC
 759. Studio Bank
 760. LoanUnited.com, LLC
 761. Black Oak Mortgage, LLC
 762. Heritage Mortgage, LLC
 763. Allegiant Lending, LLC
 764. Golden Waters Funding, Inc
 765. Trinity Financial Enterprises LLC
 766. ProVisor, Inc.
 767. Keystone Bank, National Association
 768. Peace Home Lending LLC
 769. Homepath Mortgage, LLC
 770. AmNet ESOP Corporation
 771. Power Mortgage, Inc.
 772. Seville Mortgage, LLC
 773. US Direct Lender

- 774. LnderLab, Inc.
- 775. Lendinguy.com, LLC
- 776. CR Funding, Inc.
- 777. A Mortgage Boutique, LLC
- 778. QuestRock LLC
- 779. My Mortgage, Inc
- 780. Capital Residential Mortgage LLC
- 781. LoanPeople, LLC
- 782. Finco Lending, Inc. (ND)
- 783. OINE MORTGAGE INC
- 784. Valon Mortgage, Inc.
- 785. Lionsgate Real Estate Group
- 786. AKSARBEN MORTGAGE, LLC
- 787. Haws, Inc.
- 788. Hyperion Mortgage, LLC
- 789. Aspire Home Loans LLC
- 790. Altitude Financial Corporation
- 791. Knock Lending LLC
- 792. Swift Mortgage, LLC
- 793. BoxCar Mortgage, LLC
- 794. Fix Financial, Inc.
- 795. 360 Home Lending LLC
- 796. American Mortgage Source LLC
- 797. Homeric LLC
- 798. Peoples Mortgage Lending LLC
- 799. CountryFirst Mortgage Inc.
- 800. Wesley Mortgage, LLC
- 801. AZUZA LLC
- 802. American Independent Mortgage LLC
- 803. Better Lending LLC
- 804. UpEquity SPV2 LLC
- 805. Low Rate Company Corp.
- 806. Polaris Home Loans, LLC
- 807. ADVANTAGE CAPITAL LENDING INC.
- 808. Rate Simple, Inc.

EXHIBIT C

Relationship Disclosures

CURRENT CLIENTS

Caliber Home Loans, Inc.
Home Point Financial Corporation
Flagstar Bank
Wells Fargo
ICE Mortgage Technology, Inc.
Lakeview Loan Servicing
Rushmore Loan Management Services LLC
Indecomm Holdings, Inc.
Carrington Mortgage Services, LLC
Planet Home Lending, LLC
Total Expert, Inc.
Blend Labs, Inc.
Sales Boomerang, LLC
Merscorp Holdings, Inc.
Microsoft
Network Solutions
Academy Mortgage Corp.
Allied Mortgage Group, Inc.
American Advisors Group
American Pacific Mortgage Corporation
Axia Financial, LLC
Bay Equity, LLC
Canopy Mortgage, LLC
Cherry Creek Mortgage Co., Inc.
CIBC Bank USA
CITIZENS BANK & TRUST COMPANY
Compass Mortgage, Inc.
DAS Acquisition Company, LLC
Embrace Home Loans, Inc.
EMM Loans, LLC
Family First Funding, LLC
First Bank
GLACIER BANK
Guild Mortgage Company
Inlanta Mortgage, Inc
Liberty Bank and Trust Co.
NFM, Inc.
Pacific Residential Mortgage LLC
Planet Home Lending, LLC

PrimeLending, A PlainsCapital Company
SouthState Bank, N.A.
Sovereign Lending Group Incorporated
Tidewater Home Funding, LLC
Ark Mortgage, Inc.
Bank of Tennessee
First Federal Bank of Kansas City
First Heritage Mortgage, LLC
Inspire Home Loans Inc.
LoanPeople, LLC
McLean Mortgage Corporation
Mortgage Investors Group
Mortgage Solutions FCS Inc.
Mutual of Omaha Mortgage, Inc.
Northpoint Mortgage Inc.
Nova Financial & Investment Corporation

FORMER CLIENTS

United Wholesale Mortgage, LLC
Cherry Creek Mortgage, LLC
Fairway Independent Mortgage Corporation
Texas Capital Bank
Optimal Blue, LLC
Iron Mountain
1st Security Bank of Washington
American Bancshares Mortgage, LLC
American Financial Network, Inc.
American Mortgage Service Company
Amerifirst Financial, Inc.
AmNet ESOP Corporation
AmWest Funding Corp.
Angel Oak Home Loans, LLC
Aspire Financial, Inc.
Bayshore Mortgage Funding LLC
Castle & Cooke Mortgage, LLC
CenterBank
Congressional Bank
Contour Mortgage Corporation
Cornerstone Home Lending, Inc.
Envoy Mortgage Ltd
First Home Bank
Flanagan State Bank
Golden Empire Mortgage, Inc. dba GEM Mortgage
GSF Mortgage Corporation

Hallmark Home Mortgage, LLC
Hamilton Home Loans, Inc.
HarborOne Mortgage LLC
Highlands Residential Mortgage Ltd.
InterLinc Mortgage Services, LLC
JFQ Lending, Inc.
Kwik Mortgage Corporation
LendUS, LLC
Luxury Mortgage Corp.
Mason McDuffie Mortgage Corporation
Meridian Home Mortgage Corporation
Midwest Equity Mortgage, LLC
NJ LENDERS CORP.
On Q Financial, Inc.
Panorama Mortgage Group, LLC
Paramount Bank
Penrith Home Loans LLC
Peoples Mortgage Lending LLC
Platinum Home Mortgage Corporation
SECURITY NATIONAL MORTGAGE COMPANY
Summit Mortgage Corporation
Total Mortgage Services, LLC
Van Dyk Mortgage Corporation
Veritas Funding, LLC
Virginia Credit Union, Inc.
Western Ohio Mortgage Corporation